

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411. Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main Policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in Your Policy documents.

What is this type of insurance?

This insurance can protect non-professional golfers against the risks associated with playing golf and owning Golf Equipment including theft and Accidental Damage to Golf Equipment, personal accident and public liability.



What is insured?

- ✓ Theft, loss or damage to Golf Equipment up to £5,000
- ✓ Your legal liability for accidental Bodily Injury to a third party or Accidental Damage to third party property up to £5m
- ✓ The costs of drinks at the clubhouse bar if You achieve a hole in one during a recognised tournament up to £100

Optional Covers

- Personal accident to provide compensation in the event of death, loss of limbs, loss of sight, partial loss of sight and permanent disablement following an Accident whilst Playing Golf up to £50,000
- The costs of any dental treatment required following an Accident whilst Playing Golf up to £250
- New for old for life – replaces your equipment as new regardless of the age
- 24 hour cover – Extends the operative time to 24 hours a day



What is not insured?

- ✗ Any claims outside of the Operative Time
- ✗ Loss or theft of Golf Equipment left unattended in the open other than in the course of Playing Golf
- ✗ Theft of Golf Equipment from any premises, securely locked locker, changing room or security controlled clubhouse or similar place of storage unless there is evidence of forcible and violent entry or exit
- ✗ Bodily injury to any employees or member of Your immediate family
- ✗ Hole in ones not achieved during a 9 or 18 hole medal or club competition
- ✗ Death benefit is reduced to £1,000 if you are under 18
- ✗ If you are over 80 the benefits are reduced to £5,000 and there is no cover for permanent total disablement

Optional Covers

- New for old where the item was not purchased new or evidence of ownership could not be provided



Are there any restrictions on cover?

- ! Certain limitations may apply to Your policy e.g.
 - The Excess (the amount You have to pay on any claim)
 - Monetary limits for certain covers
 - Clauses which may exclude certain losses or damage
- ! Cover is only provided during the Operative Time details below:
 1. From the time You leave Your residence, place of work or education whichever is the later to commence Your journey to play golf at a Golfing Venue or attend a Hotel Golfing Break until You return back to Your residence, place of work or education whichever is the earlier.
 2. Where the territorial limits defined in Your insurance schedule is Europe or Worldwide cover is extended to when You leave You leave Your residence, place of work or education whichever is the later to commence Your journey to Your overseas destination until You return back to Your residence, place of work or education whichever is the earlier.
 3. Cover under section 3 Golf Equipment is extended to cover golf equipment left at the golfing venue subject to the equipment being stored in the premises, security controlled club house, changing room or any securely locked locker or other similar place of storage.
 4. If 24 hour cover is selected cover is extended to cover loss or theft of golf equipment stored in a locked building or garage at any time or location, subject to there being signs of force and violent entry to the locked location.



Where am I covered?

✓ You are covered in the United Kingdom and for up to 178 days worldwide. You must be a UK resident.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to, and renew Your policy.
- You must tell us immediately about changes to the information set out in the application form or Your schedule
- You are required to take reasonable care to protect yourself and Your Golf Equipment
- In the event of a claim You shall notify us of the claim within the following time frames
 - o Within 7 days of the date of becoming aware of any loss for any claim in respect of riot, civil commotion, strikers or locked out workers
 - o As soon as reasonably possible but within 30 days of the date of the incident being discovered



When and how do I pay?

You can pay in full either by direct debit or credit card at inception.



When does the cover start and end?

Cover will start from the starting date (shown on Your schedule) for 12 months.



How do I cancel the contract?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid.

You may cancel after the 14 days have expired. You may be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover. There will also be no return of premium where the premium refund due is less than £10.

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Golf Care as outlined in their Terms of Business, if You wish to cancel Your policy please contact Insure4Sport Golf.

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